

IX. INCOME GUIDELINES AND LIMITS

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A. BACKGROUND

A fundamental component of using HOME funds effectively is ensuring that they are targeted to households that are low- and very low-income. The HOME Program requires the use of a specific definition of annual income in order to determine the income eligibility of applicants to the program. The Wisconsin HOME Program uses the "Part 5 annual income" definition as defined at 24 CFR 5.609. This was formerly called the "Section 8" definition of income.

B. INCOME-RELATED PROGRAM REQUIREMENTS

The following paragraphs describe the different uses of income calculations under the HOME Program.

- **Eligibility:** To receive HOME assistance, households must have incomes at or below the Part 5 definition of annual income (generally 80% of the area median income adjusted by household size).
- **Occupancy of Rental Projects:** Occupants of HOME-funded rental rehabilitation projects must have incomes not exceeding 60% CMI. At least 20% of the HOME-assisted units in rental projects with five or more HOME-assisted units must be occupied by households with incomes at or below 50% of the area median income.
- **Subsidy Amounts:** For HOME-funded TBRA programs, annual income is used to determine eligibility and adjusted income is used to determine the amount of subsidy an eligible household can receive.
- **Displacement Activities:** Income calculations are also used to determine assistance to families who may be displaced as a result of HOME-funded activities.

C. GENERAL REQUIREMENTS

Certain rules and requirements apply when determining the income eligibility of applicants. These overarching requirements include:

Whose Income to Count: The HOME Program regulations require that income of all family members be included in the determination of income. The Part 5 definition of annual income provides further guidance pertaining to whose income to include. Special consideration is given to income earned by the following groups of people:

Minors: Earned income of minors, including foster children (≤ 18) is not counted. However, unearned income attributable to a minor (e.g. child support) is included;

Live-in aides: If a household includes a paid live-in aide (whether paid by the family or a social service

program), the income of the live-in aide, regardless of the source, is not counted. Except under unusual circumstances, a related person does not qualify as a live-in aide.

Persons with disabilities: During the annual recertification of a family's income, grantees are required to exclude from annual income certain increases in the income of a disabled member of qualified families residing in HOME-assisted housing or receiving HOME tenant-based rental assistance. 24 CFR 5.617(a) outlines the eligible increases in income. These exclusions from annual income are of limited duration. The full amount of increase to a qualified family's annual income is excluded for the cumulative 12-month period beginning on the date the disabled family member is first employed or the family first experiences an increase in annual income attributable to the employment. During the second cumulative 12-month period, the grantee is required to exclude from annual income 50% of any increase in income. The disallowance of increased income of an individual family member who is a person with disabilities is limited to a lifetime 48-month period.

Temporarily absent family members: The income of temporarily absent family members is counted—regardless of the amount the absent member contributes to the household. For example, a construction worker employed at a temporary job on the other side of the state earns \$600 per week. He keeps \$200 per week for expenses and sends \$400 per week home to his family. The entire amount (\$600/week) is counted in the family's income.

Adult students living away from home: If the adult student is counted as a member of the household in determining the household size, the first \$480 of the student's income must be counted in the family's income. **NOTE:** The \$480 limit does not apply to a student who is the head of household or spouse (their full income must be counted).

Permanently absent family members: The head of household has the choice of either counting that person as a member of the household, and including income attributable to that person as household income, or specifying that the person is no longer a member of the household.

Anticipating Income: The HOME regulations at 92.203(d)(1) require that for the purpose of determining eligibility for HOME assistance, the household's income must be projected forward 12 months. To do so, a "snapshot" of the household's current circumstances is used to project future income. Grantees should assume that today's circumstances would continue for the next 12 months, unless there is verifiable evidence to the contrary. This method should be used even when it is not clear that the type of income received currently will continue in the coming year. The exception to this rule is when documentation is provided that current circumstances are about to change.

Verifying Income: Grantees are required to determine income eligibility of applicants by examining source documents (e.g., wage statement, interest statement) evidencing annual income and obtaining third-party verification (e.g., employer, Social Security Administration). Applicant certification does not provide adequate source documentation for the HOME Program. An applicant's federal income tax form is not adequate source documentation nor does it establish anticipated income.

Timing Income Certifications: Households must qualify as LMI at the time of occupancy or at the time HOME funds are invested, whichever is later. Agencies are not required to re-examine a household's income at the time the home assistance is provided—unless more than six months have elapsed since the household's income was certified.

In addition to the initial income certifications performed when applicants are determined eligible to receive HOME assistance, there are two situations in which households must have their income recertified on an annual basis:

- ◆ When tenants occupy HOME-assisted rental units; and
- ◆ When tenants receive HOME tenant-based rental assistance.

Rental Housing Recertifications: For HOME-assisted rental housing projects only, the HOME Final Rules a grantee may use one of the following three methods to recertify tenant incomes:

1. A review of source documentation, as is done for a household's initial eligibility determination.
2. A written statement from the household, indicating their household size and annual income. This statement must include a certification from the family that the information is: complete and accurate, and source documents will be provided upon request.
3. A written statement from the administrator of another government program under which the household receives benefits and that examines the annual (gross) income of the household each year. The statement must also indicate the family size, or provide the current income limit for the program and a statement that the family's income does not exceed that limit.

Treatment of Assets: There is no asset limitation for participation in the HOME Program (families are not required to "spend down" assets before they can participate). Income from assets is, however, recognized as part of annual income under the Part 5 definition. In general, an asset is a cash or non-cash item that can be converted to cash. An asset's cash value is the market value less reasonable expenses required to convert the asset to cash. Under the rules of Part 5, only the cash value (rather than the market value) of an item is counted as an asset. If more than one person owns an asset, grantees must prorate the asset according to the applicant's percentage of ownership.

Assets can generate income, and for the purpose of determining an applicant's income, the actual income generated by the asset (e.g., interest on a savings or checking account) is what counts, not the value of the asset. The income is counted, even if the household elects not to receive it.

The income included in annual income calculation is the income that is anticipated to be received from the asset during the coming 12 months.

D. ANNUAL INCOME AS DEFINED IN 24 CFR PART 5

The Part 5 definition of annual income is the gross amount of income of all adult household members that is anticipated to be received during the coming 12-month period. The underlined phrases in this definition are key to understanding the requirements for calculating annual income:

- **Gross amount:** For those types of income counted, gross amounts (before any deductions have been taken) are used;
- **Income of all adult household members:** The Part 5 definition income contains "inclusions" – types of income to be counted – and "exclusions" – types of income that are not considered (for example, income of minors); and
- **Anticipated to be received:** The Part 5 annual income is used to determine eligibility and the amount of Federal assistance a family can receive. Grantees must, therefore, use a household's expected ability to pay, rather than past earnings, when estimating housing assistance needs.

E. CALCULATING ADJUSTED INCOME

Annual (gross) income is needed to determine whether a household is income eligible to participate in the HOME program, as well as many other Federal assistance programs. In contrast, adjusted income is used to determine total tenant payment (TTP), which is a measure of a household's ability to pay housing costs. Under the HOME program, adjusted income is needed for calculating:

- The subsidy and tenant's share of rent under a HOME-funded tenant based rental assistance (TBRA) program. This calculation is done when the tenant first receives assistance and whenever the tenant's income is recertified;

- The rent for a tenant in a HOME-assisted rental unit whose rent must be adjusted because the household income increases above 80% of the area median; and
- The household's eligibility for, and amount of, assistance to be provided under the Uniform Relocation Act (URA) or Section 104(d) relocation and tenant assistance requirements.

Adjusted income is not needed for HOME-funded owner-occupied rehabilitation or homebuyer programs.

Typically under the HOME rental rehabilitation program, the rent each family pays is based on "high" and "low" HOME rents established for each unit in the project. The family's rent is established for the unit they will occupy, not its ability to pay.

ATTACHMENT 1
DEFINITION OF INCOME

The Department of Commerce, Bureau of Community Finance subrecipients must use the following as the definition of income for all program beneficiaries.

24 CFR Part 5 Subpart F
Sec. 5.609 Annual income.

(a) Annual income means all amounts, monetary or not, which:

(1) Go to, or on behalf of, the family head or spouse (even if temporarily absent) or to any other family member; or

(2) Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and

(3) Which are not specifically excluded in paragraph (c) of this section.

(4) Annual income also means amounts derived (during the 12-month period) from assets to which any member of the family has access.

(b) Annual income includes, but is not limited to:

(1) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;

(2) The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family;

(3) Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in paragraph (b)(2) of this section. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD;

(4) The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount (except as provided in paragraph (c)(14) of this section);

(5) Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay (except as provided in paragraph (c)(3) of this section);

(6) Welfare assistance. If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of:

(i) The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus

(ii) The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph (b)(6)(ii) shall be the amount resulting from one application of the percentage;

(7) Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling;

(8) All regular pay, special pay and allowances of a member of the Armed Forces (except as provided in paragraph (c)(7) of this section).

(c) Annual income does not include the following:

(1) Income from employment of children (including foster children) under the age of 18 years;

(2) Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone);

(3) Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (except as provided in paragraph (b)(5) of this section);

(4) Amounts received by the family that is specifically for, or in reimbursement of, the cost of medical expenses for any family member;

(5) Income of a live-in aide, as defined in Sec. 5.403;

(6) The full amount of student financial assistance paid directly to the student or to the educational institution;

(7) The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;

(8)(i) Amounts received under training programs funded by HUD;

(ii) Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);

(iii) Amounts received by a participant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and which are made solely to allow participation in a specific program;

(iv) Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the PHA or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, and resident initiatives coordination. No resident may receive more than one such stipend during the same period of time;

(v) Incremental earnings and benefits resulting to any family member from participation in qualifying State or local employment training programs (including training programs not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment training program;

(9) Temporary, nonrecurring or sporadic income (including gifts);

(10) Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;

(11) Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household and spouse);

(12) Adoption assistance payments in excess of \$480 per adopted child;

(13) For public housing only: (i) The earnings and benefits to any family member resulting from the participation in a program providing employment training and supportive services in accordance with the Family Support Act of 1988, section 22 of the 1937 Act (42 U.S.C. 1437t), or any comparable Federal, State, or local law during the exclusion period.

(ii) For purposes of this paragraph, the following definitions apply:

(A) Comparable Federal, State or local law means a program providing employment training and supportive services that—

(1) Is authorized by a Federal, State or local law;

(2) Is funded by the Federal, State or local government;

(3) Is operated or administered by a public agency; and

(4) Has as its objective to assist participants in acquiring employment skills.

(B) Exclusion period means the period during which the family member participates in a program described in this section, plus 18 months from the date the family member begins the first job acquired by the family member after completion of such program that is not funded by public housing assistance under the 1937 Act. If the family member is terminated from employment with good cause, the exclusion period shall end.

(C) Earnings and benefits means the incremental earnings and benefits resulting from a qualifying employment training program or subsequent job;

(14) Deferred periodic amounts from supplemental security income and social security benefits that are received in a lump sum amount or in prospective monthly amounts.

(15) Amounts received by the family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling unit;

(16) Amounts paid by a State agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home; or

(17) Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the Federal Register and distributed to PHAs and housing owners identifying the benefits that qualify for this exclusion. Updates will be published and distributed when necessary.

(d) For public housing only. In addition to the exclusions from annual income covered in paragraph (c) of this section, a PHA may adopt additional exclusions for earned income pursuant to an established written policy.

(1) In establishing such a policy, a PHA must adopt one or more of the following types of earned income exclusions, including variations thereof:

- (i) Exclude all or part of the family's earned income;
 - (ii) Apply the exclusion only to new sources of earned income or only to increases in earned income;
 - (iii) Apply the exclusion to the earned income of the head, the spouse, or any other family member age 18 or older;
 - (iv) Apply the exclusion only to the earned income of persons other than the primary earner;
 - (v) Apply the exclusion to applicants, newly admitted families, existing tenants, or persons joining the family;
 - (vi) Make the exclusion temporary or permanent, for the PHA, the family, or the affected family member;
 - (vii) Make the exclusion graduated, so that more earned income is excluded at first and less earned income is excluded after a period of time;
 - (viii) Exclude any or all of the costs that are incurred in order to go to work but are not compensated, such as the cost of special tools, equipment, or clothing;
 - (ix) Exclude any or all of the costs that result from earning income, such as social security taxes or other items that are withheld in payroll deductions;
 - (x) Exclude any portion of the earned income that is not available to meet the family's own needs, such as amounts that are paid to someone outside the family for alimony or child support; and
 - (xi) Exclude any portion of the earned income that is necessary to replace benefits lost because a family member becomes employed, such as amounts that the family pays for medical costs or to obtain medical insurance.
- (2) Any amounts that are excluded from annual income under this paragraph (d) may not also be deducted in determining adjusted income, as defined in Sec. 5.611.
- (3) Housing agencies do not need HUD approval to adopt optional earned income exclusions.
- (4) In the calculation of Performance Funding System operating subsidy eligibility, housing agencies will have to absorb any loss in rental income that results from the adoption of any of the optional earned income exclusions discussed in paragraph (d)(1) of this section, including any variations of the listed options.
- (e) If it is not feasible to anticipate a level of income over a 12-month period, the income anticipated for a shorter period may be annualized, subject to a redetermination at the end of the shorter period.

ATTACHMENT 2

PART 5 ANNUAL INCOME NET FAMILY ASSET INCLUSIONS AND EXCLUSIONS

Inclusions

1. Cash held in savings accounts, checking accounts, safe deposit boxes, homes, etc. For savings accounts, use the current balance. For checking accounts, use the average 6-month balance.
2. Cash value of revocable trusts available to the applicant.
3. Equity in rental property or other capital investments. Equity is the estimated current market value of the asset less the unpaid balance on all loans secured by the asset and all reasonable costs (e.g., broker fees) that would be incurred in selling the asset. Under HOME, equity in the family's primary residence is not considered in the calculation of assets for owner-occupied rehabilitation projects.
4. Cash value of stocks, bonds, Treasury bills, certificates of deposit and money market accounts.
5. Individual retirement and Keogh accounts (even though withdrawal would result in a penalty).
6. Retirement and pension funds.
7. Cash value of life insurance policies available to the individual before death (e.g., surrender value of a whole life or universal life policy).
8. Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.
9. Lump sum or one-time receipts, such as inheritances, capital gains, lottery winnings, victim's restitution, insurance settlements and other amounts not intended as periodic payments.
10. Mortgages or deeds of trust held by an applicant.

Exclusions

1. Necessary personal property, except as noted in number 8 of Inclusions, such as clothing, furniture, cars and vehicles specially equipped for persons with disabilities.
2. Interest in Indian trust lands.
3. Assets not effectively owned by the applicant. That is, when assets are held in an individual's name, but the assets and any income they earn accrue to the benefit of someone else who is not a member of the household and that other person is responsible for income taxes incurred on income generated by the asset.
4. Equity in cooperatives in which the family lives.
5. Assets not accessible to and that provide no income for the applicant.
6. Term life insurance policies (i.e., where there is no cash value).
7. Assets that are part of an active business. "Business" does not include rental of properties that are held as an investment and not a main occupation.

ATTACHMENT 3
SAMPLE FORMAT FOR CALCULATING PART 5 ANNUAL INCOME

1. NAME		2. IDENTIFICATION			
ASSETS					
FAMILY MEMBER	ASSET DESCRIPTION	CURRENT CASH VALUE OF ASSETS	ACTUAL INCOME FROM ASSETS		
3. NET CASH VALUE OF ASSETS.....		3.			
4. TOTAL ACTUAL INCOME FROM ASSETS.....			4.		
5. IF LINE 3 IS GREATER THAN \$5,000, MULTIPLY LINE BY ____ (PASSBOOK RATE) AND ENTER RESULTS HERE; OTHERWISE, LEAVE BLANK			5.		
ANTICIPATED ANNUAL INCOME					
FAMILY MEMBERS	WAGES/ SALARIES	BENEFITS/ PENSIONS	PUBLIC ASSISTANCE	OTHER INCOME	ASSET INCOME
					ENTER THE GREATER OF LINES 4 OR 5 FROM ABOVE IN E.
6. TOTALS	A.	B.	C.	D.	E.
ENTER TOTAL OF ITEMS FROM 6A. THROUGH 6E. THIS IS <i>ANNUAL INCOME</i> .					7.

ATTACHMENT 4
RECERTIFICATION OF ANNUAL INCOME BY TENANT FAMILY

Household Information

HOUSEHOLD NAME: _____

HOUSEHOLD SIZE (TOTAL NUMBER IN HOUSEHOLD): _____

HOUSEHOLD MEMBERS (LIST): _____

INCOME INFORMATION

ANNUAL (GROSS) INCOME (TOTAL OF ALL HOUSEHOLD MEMBERS): \$ _____

I/WE CERTIFY THAT THIS INFORMATION IS COMPLETE AND ACCURATE. I/WE AGREE TO PROVIDE, UPON REQUEST, DOCUMENTATION ON ALL INCOME SOURCES TO (NAME OF GRANTEE AND/OR PROPERTY OWNER/MANAGER).

SIGNATURE OF _____

OR AUTHORIZED REPRESENTATIVE

TITLE: _____

DATE: _____

Telephone: _____

<p>WARNING: TITLE 18, SECTION 1001 OF THE U.S. CODE STATES THAT A PERSON IS GUILTY OF A FELONY FOR KNOWINGLY AND WILLINGLY MAKING FALSE OR FRAUDULENT STATEMENTS TO ANY DEPARTMENT OF THE UNITED STATES GOVERNMENT.</p>
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ATTACHMENT 5
RECERTIFICATION OF ANNUAL INCOME BY GOVERNMENT PROGRAMS

THE PURPOSE OF THIS FORM IS TO CERTIFY THAT _____ (NAME OF
HOUSEHOLD) RESIDING AT _____
(ADDRESS)

RECEIVES BENEFITS UNDER _____
(NAME OF GOVERNMENT PROGRAM).

AS SUCH, THE ANNUAL INCOME OF THIS HOUSEHOLD HAS BEEN EXAMINED AND DETERMINED TO
BE BELOW \$ _____ (INCOME LIMIT FOR THE PROGRAM FOR A FAMILY
OF ____ [HOUSEHOLD SIZE]).

CERTIFIED BY:

SIGNATURE OF AUTHORIZED REPRESENTATIVE

NAME (PRINT) _____

TITLE _____

AGENCY _____

DATE _____

<p>WARNING: TITLE 18, SECTION 1001 OF THE U.S. CODE STATES THAT A PERSON IS GUILTY OF A FELONY FOR KNOWINGLY AND WILLINGLY MAKING FALSE OR FRAUDULENT STATEMENTS TO ANY DEPARTMENT OF THE UNITED STATES GOVERNMENT.</p>
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HUD HOUSEHOLD INCOME LIMITS

Effective April 12, 2008

		SIZE OF HOUSEHOLD							
COUNTY	CMI%	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Adams	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Ashland	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Barron	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Bayfield	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Brown	30%	13,600	15,500	17,450	19,400	20,950	22,500	24,050	25,600
	50%	22,600	25,850	29,050	32,300	34,900	37,450	40,050	42,650
	60%	27,120	31,020	34,860	38,760	41,880	44,940	48,060	51,180
	80%	36,200	41,350	46,550	51,700	55,850	59,950	64,100	68,250
Buffalo	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Burnett	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Calumet	30%	14,400	16,500	18,550	20,600	22,250	23,900	25,550	27,200
	50%	24,000	27,450	30,850	34,300	37,050	39,800	42,550	45,300
	60%	28,800	32,940	37,020	41,160	44,460	47,760	51,060	54,360
	80%	38,450	43,900	49,400	54,900	59,300	63,700	68,100	72,450
Chippewa	30%	12,550	14,350	16,150	17,950	19,400	20,800	22,250	23,700
	50%	20,950	23,950	26,950	29,950	32,350	34,750	37,150	39,550
	60%	26,280	30,000	33,780	37,500	40,500	43,500	46,500	49,500
	80%	33,550	38,300	43,100	47,900	51,750	55,550	59,400	63,250

HUD HOUSEHOLD INCOME LIMITS

Effective April 12, 2008

COUNTY	CMI%	SIZE OF HOUSEHOLD							
		1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Clark	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Columbia	30%	13,350	15,300	17,200	19,100	20,650	22,150	23,700	25,200
	50%	22,250	25,450	28,600	31,800	34,350	36,900	39,450	42,000
	60%	26,700	30,540	34,320	38,160	41,220	44,280	47,340	50,400
	80%	35,650	40,700	45,800	50,900	54,950	59,050	63,100	67,200
Crawford	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Dane	30%	16,300	18,650	20,950	23,300	25,150	27,050	28,900	30,750
	50%	27,150	31,050	34,900	38,800	41,900	45,000	48,100	51,200
	60%	32,580	37,260	41,880	46,560	50,280	54,000	57,720	61,440
	80%	43,050	49,200	55,350	61,500	66,400	71,350	76,250	81,200
Dodge	30%	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	50%	21,450	24,500	27,600	30,650	33,100	35,550	38,000	40,450
	60%	25,740	29,400	33,120	36,780	39,720	42,660	45,600	48,540
	80%	34,350	39,250	44,150	49,050	52,950	56,900	60,800	64,750
Door	30%	12,200	13,950	15,700	17,450	18,850	20,250	21,650	23,050
	50%	20,350	23,300	26,200	29,100	31,450	33,750	36,100	38,400
	60%	24,420	27,960	31,440	34,920	37,740	40,500	43,320	46,080
	80%	32,600	37,250	41,900	46,550	50,250	54,000	57,700	61,450
Douglas	30%	12,350	14,100	15,900	17,650	19,050	20,450	21,900	23,300
	50%	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
	60%	24,720	28,260	31,800	35,340	38,160	40,980	43,800	46,620
	80%	32,950	37,700	42,400	47,100	50,850	54,650	58,400	62,150
Dunn	30%	11,950	13,700	15,400	17,100	18,450	19,850	21,200	22,550
	50%	19,950	22,800	25,650	28,500	30,800	33,050	35,350	37,600
	60%	23,940	27,360	30,780	34,200	36,960	39,660	42,420	45,120
	80%	31,900	36,500	41,050	45,600	49,250	52,900	56,550	60,200
Eau Claire	30%	12,550	14,350	16,150	17,950	19,400	20,800	22,250	23,700
	50%	20,950	23,950	26,950	29,950	32,350	34,750	37,150	39,550
	60%	26,280	30,000	33,780	37,500	40,500	43,500	46,500	49,500
	80%	33,550	38,300	43,100	47,900	51,750	55,550	59,400	63,250

HUD HOUSEHOLD INCOME LIMITS

Effective April 12, 2008

		SIZE OF HOUSEHOLD							
COUNTY	CMI%	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Florence	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Fond du Lac	30%	13,150	15,000	16,900	18,750	20,250	21,750	23,250	24,750
	50%	21,900	25,000	28,150	31,250	33,750	36,250	38,750	41,250
	60%	26,280	30,000	33,780	37,500	40,500	43,500	46,500	49,500
	80%	35,000	40,000	45,000	50,000	54,000	58,000	62,000	66,000
Forest	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Grant	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Green	30%	12,750	14,550	16,400	18,200	19,650	21,100	22,550	24,000
	50%	21,200	24,250	27,250	30,300	32,700	35,150	37,550	40,000
	60%	25,440	29,100	32,700	36,360	39,240	42,180	45,060	48,000
	80%	33,950	38,800	43,650	48,500	52,400	56,250	60,150	64,000
Green Lake	30%	11,900	13,600	15,300	17,000	18,350	19,700	21,100	22,450
	50%	19,850	22,700	25,500	28,350	30,600	32,900	35,150	37,400
	60%	23,820	27,240	30,600	34,020	36,720	39,480	42,180	44,880
	80%	31,750	36,300	40,800	45,350	49,000	52,600	56,250	59,850
Iowa	30%	13,950	15,950	17,950	19,950	21,550	23,150	24,750	26,350
	50%	23,300	26,600	29,950	33,250	35,900	38,550	41,250	43,900
	60%	27,960	31,920	35,940	39,900	43,080	46,260	49,500	52,680
	80%	37,250	42,550	47,900	53,200	57,450	61,700	65,950	70,200
Iron	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Jackson	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350

HUD HOUSEHOLD INCOME LIMITS

Effective April 12, 2008

		SIZE OF HOUSEHOLD							
COUNTY	CMI%	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Jefferson	30%	13,600	15,500	17,450	19,400	20,950	22,500	24,050	25,600
	50%	22,600	25,850	29,050	32,300	34,900	37,450	40,050	42,650
	60%	27,120	31,020	34,860	38,760	41,880	44,940	48,060	51,180
	80%	36,200	41,350	46,550	51,700	55,850	59,950	64,100	68,250
Juneau	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Kenosha	30%	14,400	16,500	18,550	20,600	22,250	23,900	25,550	27,200
	50%	24,050	27,500	30,900	34,350	37,100	39,850	42,600	45,350
	60%	28,860	33,000	37,080	41,220	44,520	47,820	51,120	54,420
	80%	38,450	43,950	49,450	54,950	59,350	63,750	68,150	72,550
Kewaunee	30%	13,600	15,500	17,450	19,400	20,950	22,500	24,050	25,600
	50%	22,600	25,850	29,050	32,300	34,900	37,450	40,050	42,650
	60%	27,120	31,020	34,860	38,760	41,880	44,940	48,060	51,180
	80%	36,200	41,350	46,550	51,700	55,850	59,950	64,100	68,250
La Crosse	30%	13,300	15,200	17,100	19,000	20,500	22,050	23,550	25,100
	50%	22,200	25,350	28,550	31,700	34,250	36,750	39,300	41,850
	60%	26,640	30,420	34,260	38,040	41,100	44,100	47,160	50,200
	80%	35,500	40,550	45,650	50,700	54,750	58,800	62,850	66,900
Lafayette	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Langlade	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Lincoln	30%	12,100	13,800	15,550	17,250	18,650	20,000	21,400	22,750
	50%	20,150	23,000	25,900	28,750	31,050	33,350	35,650	37,950
	60%	24,180	27,600	31,080	34,500	37,260	40,020	42,780	45,540
	80%	32,200	36,800	41,400	46,000	49,700	53,350	57,050	60,700
Manitowoc	30%	13,000	14,900	16,750	18,600	20,100	21,600	23,050	24,550
	50%	21,700	24,800	27,900	31,000	33,500	35,950	38,450	40,900
	60%	26,040	29,760	33,480	37,200	40,200	43,140	46,140	49,080
	80%	34,700	39,700	44,650	49,600	53,550	57,550	61,500	65,450

HUD HOUSEHOLD INCOME LIMITS

Effective April 12, 2008

		SIZE OF HOUSEHOLD							
COUNTY	CMI%	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Marathon	30%	13,450	15,350	17,300	19,200	20,750	22,250	23,800	25,350
	50%	22,400	25,600	28,800	32,000	34,550	37,100	39,700	42,250
	60%	26,880	30,720	34,560	38,400	41,460	44,520	47,640	50,700
	80%	35,850	40,950	46,100	51,200	55,300	59,400	63,500	67,600
Marinette	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Marquette	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Menominee	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Milwaukee	30%	14,200	16,250	18,250	20,300	21,900	23,550	25,150	26,800
	50%	23,700	27,100	30,450	33,850	36,550	39,250	41,950	44,700
	60%	28,440	32,520	36,540	40,620	43,860	47,100	50,340	53,640
	80%	37,900	43,300	48,750	54,150	58,500	62,800	67,150	71,500
Monroe	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Oconto	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Oneida	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Outagamie	30%	14,400	16,500	18,550	20,600	22,250	23,900	25,550	27,200
	50%	24,000	27,450	30,850	34,300	37,050	39,800	42,550	45,300
	60%	28,800	32,940	37,020	41,160	44,460	47,760	51,060	54,360
	80%	38,450	43,900	49,400	54,900	59,300	63,700	68,100	72,450

HUD HOUSEHOLD INCOME LIMITS

Effective April 12, 2008

		SIZE OF HOUSEHOLD							
COUNTY	CMI%	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Ozaukee	30%	14,200	16,250	18,250	20,300	21,900	23,550	25,150	26,800
	50%	23,700	27,100	30,450	33,850	36,550	39,250	41,950	44,700
	60%	28,440	32,520	36,540	40,620	43,860	47,100	50,340	53,640
	80%	37,900	43,300	48,750	54,150	58,500	62,800	67,150	71,500
Pepin	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Pierce	30%	17,000	19,400	21,850	24,250	26,200	28,150	30,050	32,000
	50%	28,300	32,350	36,400	40,450	43,700	46,900	50,150	53,400
	60%	33,960	38,820	43,680	48,540	52,440	56,280	60,180	64,080
	80%	43,050	49,200	55,350	61,500	66,400	71,350	76,250	81,200
Polk	30%	12,250	14,000	15,750	17,500	18,900	20,300	21,700	23,100
	50%	20,400	23,300	26,250	29,150	31,500	33,800	36,150	38,500
	60%	24,480	27,960	31,500	34,980	37,800	40,560	43,380	46,200
	80%	32,650	37,300	42,000	46,650	50,400	54,100	57,850	61,600
Portage	30%	13,700	15,650	17,600	19,550	21,100	22,700	24,250	25,800
	50%	22,800	26,050	29,300	32,550	35,150	37,750	40,350	42,950
	60%	27,360	31,260	35,160	39,060	42,180	45,300	48,420	51,540
	80%	36,450	41,700	46,900	52,100	56,250	60,450	64,600	68,750
Price	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Racine	30%	13,850	15,800	17,800	19,750	21,350	22,900	24,500	26,050
	50%	23,050	26,350	29,650	32,950	35,600	38,200	40,850	43,500
	60%	27,660	31,620	35,580	39,540	42,720	45,840	49,020	52,200
	80%	36,900	42,150	47,450	52,700	56,900	61,150	65,350	69,550
Richland	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Rock	30%	13,350	15,250	17,150	19,050	20,550	22,100	23,600	25,150
	50%	22,250	25,400	28,600	31,750	34,300	36,850	39,350	41,900
	60%	26,700	30,480	34,320	38,100	41,160	44,220	47,220	50,280
	80%	35,550	40,650	45,700	50,800	54,850	58,950	63,000	67,050

HUD HOUSEHOLD INCOME LIMITS

Effective April 12, 2008

		SIZE OF HOUSEHOLD							
COUNTY	CMI%	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Rusk	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
St. Croix	30%	17,000	19,400	21,850	24,250	26,200	28,150	30,050	32,000
	50%	28,300	32,350	36,400	40,450	43,700	46,900	50,150	53,400
	60%	33,960	38,820	43,680	48,540	52,440	56,280	60,180	64,080
	80%	43,050	49,200	55,350	61,500	66,400	71,350	76,250	81,200
Sauk	30%	12,350	14,100	15,900	17,650	19,050	20,450	21,900	23,300
	50%	20,600	23,350	26,500	29,450	31,800	34,150	36,500	38,850
	60%	24,720	28,260	31,800	35,340	38,160	40,980	43,800	46,620
	80%	32,950	37,700	42,400	47,100	50,850	54,650	58,400	62,150
Sawyer	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Shawano	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Sheboygan	30%	13,600	15,500	17,450	19,400	20,950	22,500	24,050	25,600
	50%	22,650	25,900	29,100	32,350	34,950	37,550	40,100	42,700
	60%	27,180	31,080	34,920	38,820	41,940	45,060	48,120	51,240
	80%	36,250	41,400	46,600	51,750	55,900	60,050	64,150	68,300
Taylor	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Trempealeau	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Vernon	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350

HUD HOUSEHOLD INCOME LIMITS

Effective April 12, 2008

		SIZE OF HOUSEHOLD							
COUNTY	CMI%	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Vilas	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Walworth	30%	13,600	15,550	17,500	19,450	21,000	22,550	24,100	25,650
	50%	22,700	25,900	29,150	32,400	35,000	37,600	40,200	42,750
	60%	27,240	31,080	34,980	38,880	42,000	45,120	48,240	51,300
	80%	36,300	41,500	46,650	51,850	56,000	60,150	64,300	68,450
Washburn	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Washington	30%	14,200	16,250	18,250	20,300	21,900	23,550	25,150	26,800
	50%	23,700	27,100	30,450	33,850	36,550	39,250	41,950	44,700
	60%	28,440	32,520	36,540	40,620	43,860	47,100	50,340	53,640
	80%	37,900	43,300	48,750	54,150	58,500	62,800	67,150	71,500
Waukesha	30%	14,200	16,250	18,250	20,300	21,900	23,550	25,150	26,800
	50%	23,700	27,100	30,450	33,850	36,550	39,250	41,950	44,700
	60%	28,440	32,520	36,540	40,620	43,860	47,100	50,340	53,640
	80%	37,900	43,300	48,750	54,150	58,500	62,800	67,150	71,500
Waupaca	30%	12,300	14,100	15,850	17,600	19,000	20,400	21,800	23,250
	50%	20,500	23,450	26,350	29,300	31,650	34,000	36,350	38,700
	60%	24,600	28,140	31,620	35,160	37,980	40,800	43,620	46,440
	80%	32,850	37,500	42,200	46,900	50,650	54,400	58,150	61,900
Waushara	30%	11,800	13,500	15,150	16,850	18,200	19,550	20,900	22,250
	50%	19,650	22,500	25,300	28,100	30,350	32,600	34,850	37,100
	60%	23,580	27,000	30,360	33,720	36,420	39,120	41,820	44,520
	80%	31,450	35,950	40,450	44,950	48,550	52,150	55,750	59,350
Winnebago	30%	13,500	15,450	17,350	19,300	20,850	22,400	23,950	25,500
	50%	22,550	25,750	29,000	32,200	34,800	37,350	39,950	42,500
	60%	27,060	30,900	34,800	38,640	41,760	44,820	47,940	51,000
	80%	36,050	41,200	46,350	51,500	55,600	59,750	63,850	68,000
Wood	30%	12,700	14,500	16,350	18,150	19,600	21,050	22,500	23,950
	50%	21,200	24,200	27,250	30,250	32,650	35,100	37,500	39,950
	60%	25,440	29,040	32,700	36,300	39,180	42,120	45,000	47,940
	80%	33,900	38,700	43,550	48,400	52,250	56,150	60,000	63,900